

USA Capital

First Trust Deed Investment

- Borrower:** Binford Medical Developers, LLC
Binford Medical Developers is owned and managed by Ken E. Schmidt, business owner and developer of a number of professional office, warehouse, and distribution buildings in the Indianapolis area for the past 26 years.
- Loan Amount:** \$8,375,000
- Rate:** 12% (net)
- Loan to Value:** Approximately 75% based on a land appraisal by Meid Compton Realty dated November 15, 2004, Meid Compton Realty is also doing an appraisal for Building 2.
- Term:** 12 months
- Collateral:** First Trust Deed on Approximately 16.8 acres of land for a medical office complex, including construction of a 47,000 square foot office building on the corner of 65th and Binford Boulevard in Indianapolis, Indiana. The property is located on the northeast side of Indianapolis, only five minutes from I-465, I-69, and Castleton and twenty minutes from downtown Indianapolis.
- The Project:** The Binford Medical Professional Office complex has been designed and exclusively planned for immediate care and diagnostic facilities. Plans call for development of over 150,000 square feet of lease able medical-professional office space in 6 buildings. The buildings will all be two-story, with two single-story wings connecting the three buildings. A CVS Pharmacy will be located on this property as well.
- Community Hospital North's new Heart Hospital has been constructed less than 2 miles from the project. Thus creating an increased demand for new generation medical office/professional space.

USA Capital

702-734-2400

Licensed by the State of Nevada Division of Mortgage Lending
USA Commercial Mortgage Company 4484 S. Pecos Rd, Las Vegas NV 89121
License #MB 333 8/11/2005

Money invested through a mortgage broker is not guaranteed to earn any interest or return and is not insured. Before investing investors must be provided applicable disclosure.

EXHIBIT B

USA Capital

Borrower Equity: The borrower has over \$1,300,000 for land acquisitions and entitlement cost.

Guarantees: The loan will be guaranteed by Ken E. Schmidt with an approximate net worth of \$5,500,000 as of February 1, 2005.

USA Capital 702-734-2400

Licensed by the State of Nevada Division of Mortgage Lending
USA Commercial Mortgage Company 4484 S. Pecos Rd, Las Vegas NV 89121
License #MB 333 8/11/2005

Money invested through a mortgage broker is not guaranteed to earn any interest or return and is not insured. Before investing investors must be provided applicable disclosure.

EXHIBIT B